

Lavery & Sirkis, Esquires  
Joan Sirkis Warren, Esquire  
699 Washington Street, Suite 103  
Hackettstown, NJ 07840  
(908)850-6161  
ID#JW4841  
Attorney for the Debtor, Stephanie L. Howell

IN RE: : UNITED STATES BANKRUPTCY  
COURT  
: FOR THE DISTRICT OF NEW JERSEY  
:  
:  
: CHAPTER 7 CASE NO. 19-29667/KCF  
Stephanie L. Howell, :  
:  
Debtor :  
:  
: CERTIFICATION IN SUPPORT OF:  
MOTION TO EXTEND THE  
AUTOMATIC STAY AS TO  
PNC BANK, ADVOCARE ENT MED  
ASSOCIATES, BANK OF AMERICA,  
CAPITAL ONE, CREDIT ONE BANK,  
FAT FIN INV, FIRST PREMIER BANK,  
GE MONEY, HACKETTSTOWN  
REGIONAL MEDICAL CENTER,  
KOHL'S, RAD ASSOC DBA IMAGE  
CENTER, RADIOLOGIC ASSOC OF NNJ,  
PA AND VAN RU CREDIT  
CORPORATION

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HEARING DATE:

I, Stephanie L. Howell, of full age, hereby certifies:

1. I am the debtor in the within Chapter 7 proceeding and make this certification  
in support of the within motion to extend the automatic stay as to PNC Bank,  
Advocare Ent Med Associates, Bank of America, Capital One, Credit One Bank, Fat  
Fat Fin Inv, First Premier Bank, GE Money, Hackettstown Regional Medical  
Center, Kohl's Rad Assoc DBA Image Center, Kohl's, Rad Assoc DBA Image

Center, Radiologic Assoc Of NNJ, PA and Van Ru Credit Corporation.

2. I am a single mother struggling to make ends meet for myself and my small child.
3. I received no domestic support.
4. I had previously filed a Chapter 13 with the intention of trying to save my home and deal with other creditors.
5. During the Chapter 13 my monthly outlay of bills increase, I was unable to complete my Chapter 13 and it was dismissed.
6. However, I still need to deal with all of my creditors and would like the stay to be reinstated so I can complete a Chapter 7.
7. On or about October 17, 2019, the law firm of Lavery & Sirkis filed a Chapter 7 filing.

I certify that the foregoing statements are true and accurate to the best of my knowledge, information and belief.

Date:  
10/18/19

/s/ Stephanie L. Howell  
Stephanie L. Howell

